



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
George Frater, Gloria Frater  
Debtors.

Order Filed on April 10, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 13-36259 MBK

Adv. No.:

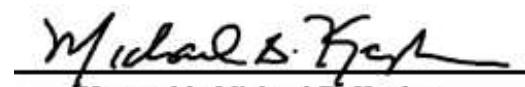
Hearing Date: 3/20/18 @ 10:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: April 10, 2018**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtor: George Frater, Gloria Frater

Case No: 15-24938-MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 77 Ewingville Road, Ewing, NJ 08638, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Jon Zimnis, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 27, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2018 through March 2018 with \$1,323.77 in suspense for a total post-petition default of \$3,024.52 (3 @ \$1,449.43 less suspense balance of \$1,323.77)

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,024.52 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2018, directly to Secured Creditor, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 George Frater  
 Gloria Frater  
 Debtors

Case No. 13-36259-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db/jdb +George Frater, Gloria Frater, 77 Ewingville Rd, Trenton, NJ 08638-2755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor New Jersey Boardwalk Lien Investments, LLC  
 agreenberg@hglclaw.com, Aholmes@hglclaw.com  
 Adam D. Greenberg on behalf of Creditor Pro Capital Fund I, LLC agreenberg@hglclaw.com,  
 Aholmes@hglclaw.com  
 Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Bruce M. Sattin on behalf of Creditor Solomon Shapiro, et. al. bsattin@szaferman.com  
 Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 John Zimnis on behalf of Debtor George Frater njbankruptcylaw@aol.com.  
 John Zimnis on behalf of Joint Debtor Gloria Frater njbankruptcylaw@aol.com.  
 Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Linda S. Fossi on behalf of Creditor MTAG-Cust-ATCF II NJ-Cap One lfossi@zeitzlawfirm.com,  
 gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
 Linda S. Fossi on behalf of Creditor Life Center Academy lfossi@zeitzlawfirm.com,  
 gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
 Peter E. Zimnis on behalf of Joint Debtor Gloria Frater njbankruptcylaw@aol.com  
 Peter E. Zimnis on behalf of Debtor George Frater njbankruptcylaw@aol.com

TOTAL: 16